

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephen J. Resig  
Wendy J. Resig  
Debtors

Case No. 11-00258-MDF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 68

Date Rcvd: Aug 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2016.

db/jdb  
cr  
+Stephen J. Resig, Wendy J. Resig, 911 Country Club Road, Camp Hill, PA 17011-1618  
+Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates,  
51 E. Bethpage Road, Plainview, NY 11803-4224  
3803600 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
3768183 Anne K. Fiorenza, Esq., Assistant U.S. Trustee, P.O. Box 11754, Harrisburg, PA 17108-1754  
3768184 +Blatt, Hasenmiller..., LLC, 5 Great Valley Parkway, Suite 100, Malvern, PA 19355-1426  
3768185 +Bureau of Account Management, Bureau Of Account, 3607 Rosemont, Camp Hill, PA 17011-6904  
3768186 +Bureau of Employer Tax Oper, P.O. Box 68568, Harrisburg, PA 17106-8568  
3791691 +Chase Bank USA,N.A., c/o Creditors Bankruptcy Service, P O Box 740933,  
Dallas,Tx 75374-0933  
3768190 +Collection, Suite 300, Two Penns Way, New Castle, DE 19720-2407  
4704195 Federal National Mortgage Association, creditor c/o Seterus, Inc.,  
PO Box 1047 Hartford, CT 06143-1047  
4704196 Federal National Mortgage Association, creditor c/o Seterus, Inc.,  
PO Box 1047 Hartford, CT 06143-1047, Federal National Mortgage Association,  
creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047  
3768195 +GMAC Mortgage, 3451 Hammond Ave, PO Box 4622, Waterloo, IA 50704-4622  
3782224 +GMAC Mortgage, LLC, Bankruptcy Department, GMAC Mortgage, LLC, 3451 Hammond Avenue,  
Waterloo, IA 50702-5300  
3768202 +Metro Bank, Attn Loan Servicing, PO Box 4999, Harrisburg, PA 17111-0999  
3787303 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
3768203 +NCB Management Services, PO Box 1099, Langhorne, PA 19047-6099  
4371041 +OCWEN LOAN SERVICING, LLC, Ocwen Loan Servicing, LLC., Attn: Payment Processing,  
3451 Hammond Avenue, Waterloo, IA 50702-5345  
4371042 +OCWEN LOAN SERVICING, LLC, Ocwen Loan Servicing, LLC., Attn: Payment Processing,  
3451 Hammond Avenue, Waterloo, IA 50702-5345, OCWEN LOAN SERVICING, LLC  
3768204 +Office of Attorney General, Financial Enforcement Section, Harrisburg, PA 17120-0001  
3768208 +Tabank, 5595 Trillium Blvd, Schaumburg, IL 60192-3405  
3768209 +Talbots, 175 Beal St, Hingham, MA 02043-1512  
3768210 +U.S. Department of Justice, P.O. Box 227, Ben Franklin Station, Washington, DC 20044-0227  
3768211 +United State Attorney, Federal Building, 228 Walnut Street, Harrisburg, PA 17101-1714  
4299043 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RESURGENT.COM Aug 10 2016 18:53:00 B-Line, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
cr +EDI: BASSASSOC.COM Aug 10 2016 18:53:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
cr +EDI: BASSASSOC.COM Aug 10 2016 18:53:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,  
Tucson, AZ 85712-1083  
cr EDI: AIS.COM Aug 10 2016 18:53:00 Midland Funding LLC by American InfoSource LP as a,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
cr +EDI: PRA.COM Aug 10 2016 18:53:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
cr +EDI: WFFC.COM Aug 10 2016 18:53:00 Wells Fargo Auto Finance, Inc., Servicer for Wells,  
13675 Technology Drive, Bldg. C, 2nd Flo, Eden Prairie, MN 55344-2252  
cr +EDI: WFFC.COM Aug 10 2016 18:53:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite 300,  
St. Louis Park, MN 55426-4938  
3797908 +EDI: ACCE.COM Aug 10 2016 18:53:00 Asset Acceptance LLC, PO Box 2036,  
Warren MI 48090-2036  
4555093 +EDI: ATLASACQU.COM Aug 10 2016 18:53:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
3892344 EDI: RESURGENT.COM Aug 10 2016 18:53:00 B-Line, LLC, P.O. Box 91121, Dept. 550,  
Seattle, WA 98111-9221  
3829251 +EDI: OPHSUBSID.COM Aug 10 2016 18:53:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
3862488 EDI: RESURGENT.COM Aug 10 2016 18:53:00 CR Evergreen II, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
4155290 +EDI: BASSASSOC.COM Aug 10 2016 18:53:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083,  
Telephone: (520)577-1544 (Servicer)  
3768187 +EDI: CHASE.COM Aug 10 2016 18:53:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
3803007 EDI: CHASE.COM Aug 10 2016 18:53:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
3768188 +EDI: CHASE.COM Aug 10 2016 18:53:00 Chase- BP, P.O. Box 15298,  
Wilmington, DE 19850-5298  
3768189 +EDI: CITICORP.COM Aug 10 2016 18:53:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
3773542 +EDI: TSYS2.COM Aug 10 2016 18:53:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
3768191 +EDI: TSYS2.COM Aug 10 2016 18:53:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
3882884 EDI: ECMC.COM Aug 10 2016 18:53:00 ECMC, P. O. Box 75906, St. Paul, MN 55175

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4002832 +EDI: RESURGENT.COM Aug 10 2016 18:53:00 East Bay Funding, LLC,  
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

3768192 +EDI: RMSC.COM Aug 10 2016 18:53:00 Gemb/gap, PO Box 981400, El Paso, TX 79998-1400

3768193 +EDI: RMSC.COM Aug 10 2016 18:53:00 Gemb/jcp, PO Box 981402, El Paso, TX 79998-1402

3768194 +EDI: RMSC.COM Aug 10 2016 18:53:00 Gemb/lowbrc, PO Box 981400, El Paso, TX 79998-1400

3791859 +EDI: BASSASSOC.COM Aug 10 2016 18:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083

3768196 +EDI: HFC.COM Aug 10 2016 18:53:00 HSBC/Best Buy, PO Box 15521,  
Wilmington, DE 19850-5521

3768197 +EDI: HFC.COM Aug 10 2016 18:53:00 HSBC/Bon Ton, PO Box 15521, Wilmington, DE 19850-5521

3768198 +EDI: IRS.COM Aug 10 2016 18:53:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346

3768199 +EDI: CBSKOHLS.COM Aug 10 2016 18:53:00 Kohls/chase, PO Box 3115,  
Milwaukee, WI 53201-3115

3768200 +E-mail/Text: unger@members1st.org Aug 10 2016 19:04:13 Members 1st, 5000 Louise Dr,  
Mechanicsburg, PA 17055-4899

4302381 +EDI: AIS.COM Aug 10 2016 18:53:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

3768205 E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Aug 10 2016 19:03:57 Office of the U.S. Trustee,  
P.O. Box 969, Harrisburg, PA 17108-0969

3768206 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2016 19:03:54 PA Department of Revenue,  
Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946

3839531 +EDI: PRA.COM Aug 10 2016 18:53:00 Portfolio Recovery Associates, LLC., PO Box 41067,  
Norfolk, VA 23541

3768207 +EDI: NAVIENTFKASMSERV.COM Aug 10 2016 18:53:00 Sallie Mae, PO Box 9500,  
Wilkes Barre, PA 18773-9500

3792513 +EDI: NAVIENTFKASMSERV.COM Aug 10 2016 18:53:00 Sallie Mae Trust, c/o Sallie Mae Inc.,  
220 Lasley Ave, Wilkes-Barre, PA 18706-1496

3880248 +E-mail/Text: kab@jsdc.com Aug 10 2016 19:03:47 Surgical Care Affiliates, LLC,  
c/o Kimberly A. Bonner, Esquire, PO Box 650, Hershey, PA 17033-0650

3867207 +EDI: WFNNB.COM Aug 10 2016 18:53:00 Talbots, c/o Creditors Bankruptcy Service,  
P O Box 740933, Dallas, TX 75374-0933

3857399 +EDI: VERIZONEAST.COM Aug 10 2016 18:53:00 Verizon, PO BOX 3037,  
Bloomington, IL 61702-3037

3857401 +EDI: VERIZONWIRE.COM Aug 10 2016 18:53:00 Verizon Wireless, PO BOX 3397,  
Bloomington, IL 61702-3397

3768212 +EDI: WFFC.COM Aug 10 2016 18:53:00 Wells Fargo, 711 West Broadway, Tempe, AZ 85282-1218

3814018 +EDI: WFFC.COM Aug 10 2016 18:53:00 Wells Fargo Auto Finance, Attn: MAC S4015-01T,  
PO Box 29706, Phoenix, AZ 85038-9706

3768213 +E-mail/Text: BKRMailOps@weltman.com Aug 10 2016 19:03:59 Weltman, Weinberg & Reis,  
436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827

3830662 +EDI: ECAST.COM Aug 10 2016 18:53:00 eCAST Settlement Corporation assignee of Citibank,  
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 44

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147

cr\* CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

cr\* ECMC, P O Box 75906, St. Paul, MN 55175

cr\* ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
GREENVILLE, SC 29602-0288

cr\* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,  
Tucson, AZ 85712-1083

cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

3768201\* +Members 1st, 5000 Louise Drive, Mechanicsburg, PA 17055-4899

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2016 at the address(es) listed below:

Andrew Goldberg on behalf of Creditor Federal National Mortgage Association  
Bkmail@rosicki.com  
Atlas Acquisitions LLC bk@atlasacq.com  
Bass and Associates PC on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com  
Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Jay B Jones on behalf of Creditor GMAC Mortgage, LLC pamb@fedphe.com  
Jeniece Davis on behalf of Creditor Seterus, Inc. as the authorized subservicer for Federal  
National Mortgage Association ("Fannie Mae") creditor c/o Seterus, Inc jeniece@mvrlaw.com,  
bonnie@mvrlaw.com  
John Matthew Hyams on behalf of Joint Debtor Wendy J. Resig jmh@johnhyamslaw.com,  
jak@johnhyamslaw.com, jsa@johnhyamslaw.com  
John Matthew Hyams on behalf of Debtor Stephen J. Resig jmh@johnhyamslaw.com,  
jak@johnhyamslaw.com, jsa@johnhyamslaw.com  
Joseph P Schalk on behalf of Creditor GMAC Mortgage, LLC pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor OCWEN LOAN SERVICING, LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William E. Craig on behalf of Creditor Wells Fargo Auto Finance, Inc., Servicer for Wells  
Fargo Bank, N.A. mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
TOTAL: 13

**Information to identify the case:**

Debtor 1 **Stephen J. Resig**  
First Name Middle Name Last Name  
Debtor 2 **Wendy J. Resig**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:11-bk-00258-MDF**

Social Security number or ITIN **xxx-xx-4771**  
EIN ---  
Social Security number or ITIN **xxx-xx-9801**  
EIN ---

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen J. Resig

Wendy J. Resig

By the  
court:

August 10, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**